Certificate Number: 03621-PAE-DE-039622839

Bankruptcy Case Number: 20-12102



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on May 3, 2025, at 9:05 o'clock PM EDT, Michael Gordon completed a course on personal financial management given by internet by Credit Card Management Services, Inc. d/b/a Debthelper.com, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: May 3, 2025 By: /s/Barbara Molina

Name: Barbara Molina

Title: Credit Counselor